

Glossary of Terms

1. Access to Health Insurance:

The Access to Health Insurance program is a program designed to assist Idaho citizens with the cost of health care premiums.

2. COBRA (Consolidated Omnibus Reconciliation Act of 1985):

COBRA is a federal law that requires most employers to allow eligible employees and their beneficiaries to continue to self-pay for their coverage after it normally terminates for up to 18, 24, 29 or 36 months.

3. Dependent:

A dependent is;

- a spouse,
- an unmarried child under the age of nineteen years, or
- an unmarried child of any age who is medically certified as disabled and dependent upon the parent.

4. Employee:

Employee is an individual 18 or older, who works on a full-time basis and has a normal work week of thirty (30) or more hours, or by agreement between the employer and the insurance carrier, an employee who works between twenty (20) and thirty (30) hours per week (Idaho Code § 41-4703).

5. Family Size:

Family size is the number of family members that include husband, wife and all dependent children under age 19.

6. Federal Poverty Guidelines (FPG):

Federal Poverty Guideline is a measure of income.

7. Insurance Representative:

An insurance representative is a person who offers insurance products and is the acting intermediary between the Department of Health and Welfare and the participating small business employer.

8. Minor Children:

Minor children are any dependents under the age of 19.

9. Premium Assistance:

Premium Assistance is a method for states to assist qualified participants with the cost of private health insurance.

10. Small Business Employer:

A small business employer is a person, firm, corporation, partnership or association that is actively engaged in a business that employs an average of at least two but no more than fifty eligible employees. This applies on business days during the preceding calendar year and on the first day of the plan year. The majority of employees must be employed within this state. In determining the number of eligible employees, companies that are affiliated companies, or are eligible to file a combined tax return for purposes of state taxation, shall be considered one employer (Idaho Code § 41-4703).

11. Uninsured:

Uninsured is a term to describe an individual who is currently not covered by a comprehensive health insurance benefit plan.